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Website
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TERMS AND CONDITIONS

Piko Technology Services

Effective Date: 9 September 2026

These Terms and Conditions ("Terms") govern your access to and use of the website, software, products, and services provided by **Piko Technology Services** ("Piko Technology Services", "Piko", "we", "us", or "our").

By accessing our website, purchasing our services, subscribing to our software, or engaging Piko Technology Services for any project, you agree to be bound by these Terms and Conditions.

If you do not agree with these Terms, please do not use our website or purchase our services.

1. About Piko Technology Services

Piko Technology Services is a technology services company providing software development, website development, IT services, digital solutions, software subscriptions, technology consulting, and related services.

Our services may include:

- Custom software development
- Web application development
- Website design and development
- Software subscriptions
- IT support and consulting
- Business management systems
- Digital solutions
- Website and software maintenance
- Hosting and related technology services
- Other technology services agreed with individual customers



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2. Use of Our Website

You agree to use our website lawfully and responsibly.

You must not:

- Use the website for unlawful purposes
- Attempt to gain unauthorised access to our systems
- Introduce malicious software or code
- Interfere with the operation or security of the website
- Copy, reproduce, or distribute website content without permission
- Use our services to facilitate fraudulent, abusive, or illegal activities
- Misrepresent your identity or authority when placing an order or requesting a service

Piko Technology Services reserves the right to suspend or restrict access where we reasonably believe these Terms have been violated.

3. Services and Service Descriptions

We make reasonable efforts to ensure that descriptions of our products and services are accurate and up to date.

However, specific functionality, features, timelines, pricing, and deliverables may vary depending on the customer's requirements.

For customised software, website development, consulting, and other project-based services, the scope of work, quotation, proposal, statement of work, or service agreement provided to the customer will define the specific deliverables.

4. Quotations and Pricing

Unless otherwise stated, quotations provided by Piko Technology Services are subject to the terms and validity period stated in the quotation.

Prices may vary depending on:

- Project requirements
- Development complexity



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- Number of users or licences
- Hosting requirements
- Third-party services
- Software licences
- Additional functionality
- Support and maintenance requirements

Any additional work outside the agreed scope may be subject to additional charges.

Customers will be informed of significant additional costs before such work is undertaken, where reasonably practicable.

5. Orders and Acceptance

A customer may request our services through our website, email, telephone, quotation, proposal, or other approved communication channel.

An order or project may be considered accepted when:

- The customer confirms acceptance of a quotation or proposal;
- A service agreement is signed;
- A required deposit or payment is made; or
- Piko Technology Services otherwise confirms acceptance of the engagement.

Piko Technology Services reserves the right to decline an order or engagement where there is a legitimate business, legal, technical, or security reason to do so.

6. Payments

Customers are responsible for paying the applicable fees for the services purchased.

Payments may be made using payment methods made available by Piko Technology Services, including online payment methods provided through third-party payment service providers.

Where online payments are available, transactions may be processed through **DPO Pay by Network** or another authorised payment provider.



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Customers must provide accurate payment and billing information.

For project-based services, payment schedules may include deposits, milestone payments, or final payments as specified in the applicable quotation or agreement.

7. Payment Confirmation

A service will not necessarily commence immediately upon initiation of a payment.

Piko Technology Services may require confirmation that payment has been successfully received before commencing or continuing certain services.

Where a payment fails, is reversed, disputed, or otherwise cannot be verified, Piko Technology Services may suspend the relevant service until the payment issue has been resolved.

8. Software Subscriptions

Where Piko Technology Services provides software on a subscription basis:

- The subscription period and applicable fees will be communicated to the customer.
- Access may depend on successful payment.
- Subscription fees may be billed monthly, annually, or according to the agreed billing cycle.
- Customers may cancel subscriptions in accordance with our Refund and Cancellation Policy or the applicable service agreement.
- Access to subscription-based services may be suspended following an overdue or failed payment.

Specific subscription terms may apply to individual software products.



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9. Software Development Projects

For custom software development projects, the customer and Piko Technology Services may agree on:

- Project scope
- Functional requirements
- Deliverables
- Development milestones
- Project timelines
- Payment schedule
- Testing and acceptance criteria
- Support and maintenance arrangements

Changes requested after the agreed scope has been approved may result in additional costs or changes to the delivery timeline.

10. Website Development

For website development projects, the agreed quotation or project agreement will specify the applicable scope and deliverables.

Unless otherwise agreed, the customer is responsible for providing accurate content, logos, images, branding materials, business information, and other materials required for the project.

Delays in providing required information or approvals may affect project delivery timelines.

11. Delivery and Project Timelines

Piko Technology Services will make reasonable efforts to deliver services within agreed timelines.

However, timelines may be affected by:

- Changes to project requirements
- Delays in receiving customer information or approvals
- Third-party service providers
- Hosting or domain-related issues



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- Payment delays
- Technical issues outside our reasonable control
- Events beyond our control

Where significant delays occur, Piko Technology Services will communicate with the customer and, where appropriate, agree on a revised timeline.

12. Customer Responsibilities

Customers are responsible for:

- Providing accurate information
- Providing required content and materials
- Reviewing and approving project requirements
- Maintaining the confidentiality of their account credentials
- Using our services lawfully
- Making payments on time
- Obtaining necessary permissions for content or materials supplied to Piko
- Maintaining appropriate backups of customer-owned data where applicable

Customers must not use Piko's software, systems, or services for unlawful activities.

13. Intellectual Property

Unless otherwise agreed in writing, Piko Technology Services retains ownership of its pre-existing software, frameworks, libraries, tools, templates, source code components, methodologies, designs, and other intellectual property used to provide services.

Where a customer has paid for custom-developed deliverables, ownership or licensing rights will be determined by the applicable quotation, contract, or service agreement.

Third-party software, libraries, fonts, images, APIs, and other materials remain subject to their respective licences and terms.

Customers are responsible for ensuring that materials supplied to Piko Technology Services do not infringe the intellectual property rights of third parties.



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14. Customer Content

Customers retain ownership of content, information, documents, logos, images, data, and other materials they provide to Piko Technology Services unless otherwise agreed.

The customer grants Piko Technology Services permission to use such materials solely to the extent reasonably necessary to provide the contracted services.

Customers confirm that they have the necessary rights and permissions to provide such content to Piko.

15. Confidentiality

Piko Technology Services will take reasonable measures to maintain the confidentiality of information provided by customers in connection with our services.

Confidential information will not knowingly be disclosed to third parties except:

- Where necessary to provide the contracted services;
- Where authorised by the customer;
- Where required by law or a lawful authority;
- Where necessary to protect the rights, security, or property of Piko Technology Services or others.

16. Data Protection and Privacy

Piko Technology Services may collect and process personal information in connection with the provision of its services.

Our handling of personal information is governed by our **Privacy Policy**, which forms part of these Terms and Conditions.

Customers should review the Privacy Policy before using our services.



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17. Third-Party Services

Some Piko services may depend on third-party platforms and services, including:

- Payment gateways
- Cloud hosting providers
- Domain registrars
- Email service providers
- Software and API providers
- Analytics and security services
- Other technology providers

Piko Technology Services is not responsible for outages, failures, pricing changes, policy changes, or other issues caused by third-party providers outside our reasonable control.

18. Hosting and Domain Services

Where Piko Technology Services provides or manages hosting or domain services on behalf of a customer, such services may be subject to the terms and conditions of the relevant third-party provider.

Domain registration and renewal are subject to availability and applicable registrar requirements.

Customers are responsible for providing accurate registration information and ensuring that domains and hosted content are used lawfully.

19. Support and Maintenance

Support and maintenance services may be provided according to the package or agreement purchased by the customer.

Unless otherwise agreed, support may include troubleshooting, technical assistance, bug fixes, system maintenance, and reasonable operational support.

New features, major changes, redesigns, or additional functionality may be treated as separate development work and may incur additional charges.



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20. Refunds and Cancellations

Refunds and cancellations are governed by Piko Technology Services' **Refund and Cancellation Policy**.

Customers should review that policy before purchasing services.

For customised software, website development, and other project-based services, refunds may depend on the amount of work already completed and costs already incurred.

21. Service Availability

Piko Technology Services aims to maintain reliable and secure services but does not guarantee that websites, software, platforms, or online services will always be available without interruption.

Services may occasionally be unavailable because of:

- Scheduled maintenance
- Emergency maintenance
- Hosting or infrastructure issues
- Network outages
- Cybersecurity incidents
- Third-party service failures
- Events beyond our reasonable control

22. Limitation of Liability

To the extent permitted by applicable law, Piko Technology Services will not be liable for indirect, incidental, special, consequential, or business-related losses arising from the use or inability to use our services.

This may include loss of:

- Profits
- Revenue
- Business opportunities
- Data



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- Business reputation
- Expected savings

Nothing in these Terms is intended to exclude or limit liability where such exclusion or limitation is prohibited by applicable law.

23. Third-Party Content and Links

Our website may contain links to third-party websites or services.

These links are provided for convenience and do not constitute an endorsement or guarantee of the third-party service.

Piko Technology Services is not responsible for the content, availability, security, or privacy practices of third-party websites.

24. Suspension and Termination

Piko Technology Services may suspend or terminate access to a service where:

- A customer fails to make required payments;
- The customer materially breaches these Terms;
- The service is being used unlawfully;
- There is a significant security risk;
- Continued provision of the service would violate applicable law; or
- Other legitimate circumstances require suspension or termination.

Where reasonably practicable, customers will be notified before suspension or termination.



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25. Force Majeure

Piko Technology Services will not be responsible for failure or delay caused by circumstances beyond our reasonable control.

Such circumstances may include natural disasters, power failures, telecommunications failures, internet outages, cyber incidents, government actions, labour disputes, war, civil unrest, or failures of third-party infrastructure.

26. Changes to Services

Piko Technology Services may modify, improve, discontinue, or introduce features and services from time to time.

Where a material change affects an existing customer service, we will provide reasonable notice where practicable.

27. Changes to These Terms

Piko Technology Services may update these Terms and Conditions from time to time.

Updated Terms will be published on our website with a revised effective date.

Continued use of our services after an updated version becomes effective constitutes acceptance of the revised Terms, to the extent permitted by applicable law.

28. Governing Law

These Terms and Conditions shall be governed by and interpreted in accordance with the applicable laws of the **Republic of Zambia**.

Any disputes arising from these Terms shall, where necessary, be subject to the jurisdiction of the appropriate courts of Zambia.



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29. Severability

If any provision of these Terms is determined to be invalid or unenforceable, the remaining provisions will continue to apply to the extent permitted by law.

30. Entire Agreement

These Terms, together with any applicable quotation, proposal, service agreement, Privacy Policy, Refund and Cancellation Policy, and other written agreements between Piko Technology Services and the customer, constitute the terms governing the relevant service.

Where there is a conflict between these Terms and a specific written service agreement, the specific service agreement will take precedence for that service.

Last Updated: 9 September 2026